

We claim:

1. An online method for presenting one or more incentives offered by an offeror and relating to associated goods or services to a user for viewing at a remote terminal, the method comprising the steps of:

a) storing in a storage device at a central location incentive related information pertaining to one or more products or services each associated with at least one incentive offer;

b) establishing an electrical communication between the central location and the remote terminal;

c) determining at the central location if the user of the remote terminal is a registered user, and if the user is not registered transmitting a user profile inquiry to the remote terminal to be electronically completed by the user, the user transmitting the completed user profile to the central location where the user profile data is received and stored, thereafter the user being recognized as a registered user;

d) presenting to and viewing by the registered user at the remote terminal information pertaining to goods or services associated with the one or more incentives and means for remotely selecting by the user a particular good or service, and presenting the user with information related to one or more incentives associated with the selected good or service;

(e) upon receiving information from the remote user relating to the parameters of a selected incentive, the central location generating at least one incentive data file, the incentive data file relating to the user selected incentive parameters and comprising a plurality of fields, including a redemption amount field, a user identification field, and an associated good or service identification field, the redemption amount field representing the value of the incentive offered to the user;

(f) transmitting from the central location to the user at the remote terminal a prompt for payment of a user fee associated with disbursement of a redeemable certificate related to the

25 incentive data file, receiving at the central location information from the user sufficient to effect payment of the user fee; and

g) disbursing from the central location the redeemable certificate for redemption by the user at a retail facility for acquiring possession of the desired good or service associated with the redeemable certificate.

2. The method of claim 1, wherein the redeemable certificate is disbursed to one of the remote terminal or a retail facility and is disbursed in electronic form.

3. The method of claim 1 further comprising the step of printing at the remote terminal the redeemable certificate for presentation to a retail facility.

4. The method of claim 1, wherein the user profile inquiry comprises user name and email address.

5. The method of claim 1 further comprising the step of reimbursing the user fee to the remote user upon purchase of the good or service by the offeror of the good or service.

6. The method of claim 5, wherein the incentive is a rebate associated with the purchase of a vehicle and the vehicle manufacturer reimburses the user fee to the remote user upon purchase of a vehicle.

7. In an online system operated over a network, the network comprising at least one server at a central location accessible over the network via remote terminals, and a storage device in communication with the server, a method comprising the steps of:

- 5 a) receiving at the central location electronic incentive information concerning incentive offers available from at least one offeror;
- b) storing in a storage device at the central location electronic incentive information pertaining to a group of incentives offered by one or more offerors;
- 10 c) establishing an electrical communication between the central location and a remote terminal over the network and presenting information related to one or more goods or services and information related to available incentive offers from the stored group of incentive offers;

d) determining at the central location if the user is a registered user, and if the user is not registered transmitting a user profile inquiry to the remote terminal to be electronically completed by the user, the user transmitting the completed user profile to the central location where the user profile data is received and stored, thereafter the user being recognized as a registered user;

e) selecting by the user at the remote terminal a desired good or service and transmitting a request to the central location to receive information related to available incentives associated with the selected good or service;

f) comparing at the central location predetermined incentive qualification criteria with user input data to determine which if any of the group of incentives relates to the user selected good or service and whether any such incentive should be made available to the user;

g) upon determining that the user qualifies for one or more incentives, presenting the one or more qualified incentives available to the user via the remote terminal;

h) receiving from the user a request for a qualified incentive;

i) transmitting to the user a prompt for payment of a user fee as a condition to receiving the selected incentive, and, upon receiving payment from the user, transmitting incentive information to enable the user to redeem the selected incentive; and

j) storing at the central location information about incentives viewed or selected by the user.

8. The method of claim 7, wherein the incentive information for redemption by the user is communicated to one of the remote terminal or a retail facility.

9. The method of claim 7 further comprising the step of printing at the remote terminal a redeemable certificate from the transmitted incentive information and presenting the redeemable certificate to a retail facility in conjunction with making a purchase.

10. The method of claim 7, wherein the user profile inquiry comprises user name and email address.

11. The method of claim 7 further comprising the step of reimbursing the user fee to the remote user upon purchase of the good or service by the offeror of the good or service.

12. The method of claim 11, wherein the incentive is a rebate associated with the purchase of a vehicle and the vehicle manufacturer reimburses the user fee to the remote user upon purchase of a vehicle.

13. An online system for presenting incentives over a distributed network, the incentives being presented over the distributed network to potential purchasers of goods or services associated with the incentives, the system comprising:

a central location comprising at least one server and having at least one processor and at least one database, the at least one database for storing data related to: incentives; products or services associated with the incentives; and user profile information, the central location server having a communication device for establishing an electrical communication over the distributed network;

the central location further comprising an incentive determination module adapted to compare incentive data and user input data to arrive at one or more incentives available to a remote user, the at least one processor being adapted to process the incentive determination module; and

a remote terminal operated by a remote user and having a display and a data entry device, the remote terminal further having a communication device for establishing communication with the central location over the distributed network, the remote terminal displaying good or service information received from the central location and receiving remote user input via the data entry device in response to the displayed good or service information, the remote terminal transmitting to the central location incentive request information input by the user, the incentive determination module at the central location comparing the incentive request information received from the remote terminal with a predetermined set of incentive parameters to determine issuance or non-issuance of an incentive offer to the remote user.

14. The system of claim 13, wherein the incentive determination module substitutes incentive parameters from the database for user requested parameters and presents a modified incentive to the user for acceptance.

15. The system of claim 13, wherein the incentive determination module stores user requested incentive parameters and upon the database being updated with revised acceptable incentive parameters and upon the stored user requested parameters agreeing with the revised acceptable incentive parameters, notifying the user that the user requested incentive parameters are accepted.

16. The system of claim 13, wherein a user is presented with payment of a user fee as a condition of receiving a requested incentive.

17. The system of claim 16, wherein the offeror of the goods or services associated with a redeemed incentive reimburses the user the amount of the user fee or conveys like value.

18. An online system for presenting remote users with a user interface to create and submit custom incentives over a distributed network to a central location, the remote users being potential purchasers of goods or services associated with the custom incentives, the system comprising:

a central location comprising at least one server and having at least one processor and at least one database for storing data related to one or more of the following: incentives; products or services associated with incentives; and user profile information, the central location server having a communication device for establishing an electrical communication over the distributed network;

the central location further comprising an incentive determination module adapted to compare incentive data and user input data to arrive at one or more incentives available to a remote user;

a graphical user interface adapted to present incentive and good or service information to remote users and to facilitate the receipt of remote user input over the distributed network; and

a remote terminal operated by a remote user and having a display and a data entry device for display and interaction with the graphical user interface, the remote terminal further having a communication device for establishing communication with the central location over the distributed network, the remote terminal displaying good or service information received from the central location;

the graphical user interface having an incentive creation module for receiving desired incentive parameters from the remote user, the graphical user interface presenting the remote user with a number of customizable and variable fields for creating a desired incentive, the customizable and variable fields including one or more of the following: product type or model; incentive amount; product accessories or features required or refused by the user; and time period for delivery of product or service;

the remote terminal transmitting to the central location incentive data input by the remote user, whereby a custom incentive is submitted for acceptance to the central location.

19. The system of claim 18, wherein the incentive determination module substitutes incentive parameters from the database for user requested parameters and presents a modified incentive to the user for acceptance.

20. The system of claim 18, wherein the incentive determination module stores user requested incentive parameters and upon the database being updated with revised acceptable incentive parameters and upon the stored user requested parameters agreeing with the revised acceptable incentive parameters, notifying the user that the user requested incentive parameters are accepted.

21. The system of claim 18, wherein a user is presented with payment of a user fee as a condition of receiving a requested incentive.

22. The system of claim 21, wherein the offeror of the goods or services associated with a redeemed incentive reimburses the user the amount of the user fee or conveys like value.

23. In an online system having a central location comprising a server and database in communication with a remote terminal via a distributed network, a method for presenting a remote user with incentives for goods or services and receiving a financial commitment from the remote user to purchase a good or service associated with the presented incentive in conjunction with acceptance of the incentive offer, the method comprising the following steps:

- a) establishing an electrical communication between the remote terminal and the central location over the distributed network;
- b) presenting an incentive offer and an associated user fee by the central location to the remote terminal;
- c) displaying the received incentive offer and user fee at the remote terminal, the user inputting user fee payment data via the remote terminal in exchange for receiving the offered incentive;
- d) transmitting the user fee payment data to the central location; and
- e) distributing the incentive associated with the incentive offer for redemption by the remote user upon purchase of the good or service associated with the incentive and incentive offer.

24. The method of claim 23 further comprising the step of reimbursing the user fee to the remote user upon purchase of the good or service by the offeror of the good or service.

25. The method of claim 24 wherein the incentive is a rebate associated with the purchase of a vehicle and the vehicle manufacturer reimburses the user fee to the remote user.

26. In an online system having a central location comprising a server and database in communication with a remote terminal via a distributed network, a method for receiving a user-defined requested incentive for purchasing a good or service from a remote user and receiving a financial commitment from the remote user to purchase the good or service associated with the requested incentive, the method comprising the following steps:

- a) establishing an electrical communication between the remote terminal and the central location over the distributed network;

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- b) via the remote terminal presenting the user with a graphical user interface to facilitate creation of a user-defined incentive and presenting the user with a user fee associated with submission of the user-defined incentive;
- c) after creating the user-defined incentive, transmitting the user-defined incentive from the remote terminal to the central location along with payment data to consummate payment of the user fee associated with submission of the user-defined incentive;
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- d) accessing the user-defined incentive from the central location and determining acceptance or rejection of the requested incentive based at least in part on parameters associated with the user-defined incentive; and
- e) transmitting notification of acceptance or rejection of the user-defined incentive to the remote user and, if accepted, distributing the incentive associated with the incentive offer for redemption by the remote user upon purchase of the good or service associated with the incentive and incentive offer, and, if rejected, voiding the user fee payment submitted with the user-defined incentive.
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27. The method of claim 26 further comprising the step of reimbursing the user fee to the remote user upon purchase of the good or service by the offeror of the good or service.

28. The method of claim 27 wherein the incentive is a rebate associated with the purchase of a vehicle and the vehicle manufacturer reimburses the user fee to the remote user.